

# UNITED STATES BANKRUPTCY COURT

Southern District of Ohio

In re Kevin D Chapman, Delcie M Chapman,  
Debtor

Case No. 14-56103

Chapter 13

## Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Equity Trust Company Custodian  
FBA Dennis T. Regan IRA

Name of creditor: c/o FCI Lender Services, Inc.

Court claim no. (if known): 5

Last four digits of any number  
you use to identify the debtor's  
account:

2 1 0 9

Date of payment change:

Must be at least 21 days after date of  
this notice 11 / 01 / 2014

New total payment:

\$ 1,318.05

Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐

No

☒

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

\_\_\_\_\_

Current escrow payment: \$ 124.15

New escrow payment: \$ 279.97

### Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

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No

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Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

### Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

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No

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Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

#### Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

☐ I am the creditor. ☒ I am the creditor's authorized agent.  
(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

**X** /s/LeAnn E. Covey Date 01 / 30 / 2015  
Signature

**Print:** LeAnn E Covey Title Attorney  
First Name Middle Name Last Name

Company The Law Offices of John D. Clunk Co. LPA

Address 4500 Courthouse Blvd., Suite 400  
Number Street  
Stow OH 44224  
City State ZIP Code

Contact phone ( 330 ) 436 - 0300

Email bknotice@johndclunk.com

**CERTIFICATE OF SERVICE**

I hereby certify that on January 30th, 2015, a copy of Notice of Payment Change was served on the following registered ECF participants, **electronically** through the court's ECF System at the email address registered with the court:

Claire Ripley Fried

Faye English

Office of the U.S. Trustee

and on the following by **ordinary U.S. mail** addressed to:

Kevin D Chapman  
9023 Bussert Road  
Amanda, OH 43102

Delcie M Chapman  
9023 Bussert Road  
Amanda, OH 43102

/S/ LeAnn E. Covey

LeAnn E. Covey, Esquire



FCI Lender Services, Inc.

Loan Servicing • Specialty Servicing • Default

Phone: (800) 931-2424 Fax: (714) 282-6847

**BORROWER**

Kevin D Chapman  
Delcie M Chapman  
9023 Bussert Road SW  
Amanda, OH 43102

**ACCOUNT NO.**

**STATEMENT DATE**

9/9/2014

**ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT  
PROJECTIONS FOR COMING YEAR**

This is a statement of your escrow account as of 8/28/2014.

CURRENT PAYMENT INFORMATION	
Contractual Due Date:	12/1/2013
Principal & Interest Payment:	\$ 1,038.08
Escrow Payment:	\$ 124.15
Current Payment:	\$ 1,162.23
Escrow Balance:	\$ -

NEW PAYMENT INFORMATION	
Principal and Interest	\$ 1,038.08
Escrow Payment	\$ 279.97
<b>Payment Amount</b>	\$ 1,318.05
<b>Effective Date</b>	11/1/2014

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made from your account.

ESCROW ACCOUNT PROJECTIONS FOR COMING YEAR		
Month-Year	Payments from Escrow Account	Description
Aug-14	\$ -	
Sep-14	\$ -	
Oct-14	\$ -	
Nov-14	\$ -	
Dec-14	\$ -	
Jan-15	\$ -	
Feb-15	\$ 845.72	County Tax
Mar-15	\$ -	
Apr-15	\$ -	
May-15	\$ -	
Jun-15	\$ -	
Jul-15	\$ 845.72	County Tax
Delinquent Taxes	\$ 1,668.15	2013 County Tax
<b>Total Anticipated Disbursements:</b>	<b>\$ 3,359.59</b>	

We anticipate the total of your coming year escrow invoices to be \$3,359.59. We divided that amount by the number of payments expected during the coming year to obtain your escrow payment, below.

IF YOU OR YOUR ACCOUNT ARE SUBJECT TO PENDING BANKRUPTCY PROCEEDINGS, OR IF YOU RECEIVED A BANKRUPTCY DISCHARGE ON THIS DEBT, THIS STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT.

IF YOU ARE NOT IN BANKRUPTCY OR DISCHARGED OF THIS DEBT, BE ADVISED THAT FCI IS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.